

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Eileen Ann Dellamonica  
Debtor

Case No. 17-03019-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Sep 15, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2022:**

Recip ID	Recipient Name and Address
db	+ Eileen Ann Dellamonica, 5002 Locust Lane, Harrisburg, PA 17109-4521
cr	+ Statebridge Company LLC, c/o Statebridge Company, LLC, 6061 S. Willow Dr, Suite 300, Greenwood Village, CO 80111-5151
5050273	+ Freedom Mortgage Corporation, PO Box 89486, Cleveland, OH 44101-6486
5050274	+ Freedom Mortgage Corporation, PO Box 89486, Cleveland, OH 44101-9486, Freedom Mortgage Corporation, PO Box 89486 Cleveland, OH 44101-6486
4947874	+ HUD/FHA, NATIONAL SERVICING CENTER, 301 NW SIXTH ST, STE 200, OKLAHOMA CITY, OK 73102-2811
5442952	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
4947879	+ RICHARD RAJK, 401 MEADOW LANE, SHERMANS DALE, PA 17090-8521
4947881	+ UDREN LAW OFFICES, PC, WOODCREST CORPORATE CENTER, 111 WOODCREST RD, STE 200, CHERRY HILL, NJ 08003-3620
5489251	+ Wilmington Savings Fund Society, FSB, c/o Statebridge Company, LLC, 6061 S. Willow Dr., Suite 300, Greenwood Village, CO 80111-5151
5489252	+ Wilmington Savings Fund Society, FSB, c/o Statebridge Company, LLC, 6061 S. Willow Dr., Suite 300, Greenwood Village, CO 80111, Wilmington Savings Fund Society, FSB c/o Statebridge Company, LLC 80111-5151

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4947871	EDI: CAPITALONE.COM	Sep 15 2022 22:53:00	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p. PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4947873	EDI: PENNDEPTREV	Sep 15 2022 22:53:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4947873	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 15 2022 18:46:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
4947882	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Sep 15 2022 18:46:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5442953	+ Email/Text: Bankruptcy@Freedommortgage.com	Sep 15 2022 18:46:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
4947875	EDI: IRS.COM	Sep 15 2022 22:53:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4947872	Email/Text: info@pamd13trustee.com	Sep 15 2022 18:46:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036
4947876	EDI: LCIPHMMRG	Sep 15 2022 22:53:00	OCWEN LOAN SERVICING LLC, ATTN: BANKRUPTCY DEPT, PO BOX 24738, WEST PALM BEACH, FL 33416-4738
4961103	EDI: AGFINANCE.COM	Sep 15 2022 22:53:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
4947877	EDI: AGFINANCE.COM	Sep 15 2022 22:53:00	ONEMAIN FINANCIAL ATTN: BK NOTICES,

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		PO BOX 3251, EVANSVILLE, IN 47731-3251
4947878	+ EDI: LCIPHMMRG	Sep 15 2022 22:53:00 PHH MORTGAGE CORPORATION, ONE MORTGAGE WAY, MAIL STOP SV01, MOUNT LAUREL, NJ 08054-4637
4978875	EDI: PRA.COM	Sep 15 2022 22:53:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4948058	+ EDI: RECOVERYCORP.COM	Sep 15 2022 22:53:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4947880	+ EDI: WTRRN BANK.COM	Sep 15 2022 22:53:00 TARGET/TD, PO BOX 673, MINNEAPOLIS, MN 55440-0673
4994901	+ Email/Text: bncmail@w-legal.com	Sep 15 2022 18:46:00 TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4990811	EDI: LCIPHMMRG	Sep 15 2022 22:53:00 THE BANK OF NEW YORK MELLON TRUST COMPANY, et. al., OCWEN LOAN SERVICING, LLC, ATTN: BANKRUPTCY DEPARTMENT, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605
4947883	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Sep 15 2022 18:46:00 UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
4947884	+ EDI: WFFC.COM	Sep 15 2022 22:53:00 WFF CARDS, 3201 N FOURTH AVENUE, SIOUX FALLS, SD 57104-0700
4977000	EDI: WFCCSBK	Sep 15 2022 22:53:00 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4994645		PINGORA LOAN SERVICING, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 15, 2022 at the address(es) listed below:

Name	Email Address
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District/off: 0314-1  
Date Rcvd: Sep 15, 2022

User: AutoDocke  
Form ID: 3180W

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Daniel I Singer	on behalf of Creditor Statebridge Company LLC daniel@dsingerlawgroup.com
Dorothy L Mott	on behalf of Debtor 1 Eileen Ann Dellamonica DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendr on@gmail.com;MottGendronLaw@jubileebk.net
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Jerome B Blank	on behalf of Creditor PINGORA LOAN SERVICING LLC pamb@fedphe.com
Jerome B Blank	on behalf of Creditor The Bank of New York Mellon Trust Company NA etal pamb@fedphe.com
Joseph Angelo Dessoye	on behalf of Creditor The Bank of New York Mellon Trust Company NA etal pamb@fedphe.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor Freedom Mortgage Corporation pamb@fedphe.com mario.hanyon@brockandscott.com
Rebecca Ann Solarz	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
Thomas Song	on behalf of Creditor The Bank of New York Mellon Trust Company NA etal tomysong0@gmail.com
Thomas Song	on behalf of Creditor PHH Mortgage Corporation tomysong0@gmail.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation tomysong0@gmail.com
Thomas Song	on behalf of Creditor PINGORA LOAN SERVICING LLC tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
TOTAL: 14	

**Information to identify the case:**

Debtor 1

Eileen Ann Dellamonica

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6906

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-03019-HWV

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eileen Ann Dellamonica

9/15/22**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**